



**Delaware Jockey's Health & Welfare Benefit Board
Minutes of Regular Meeting Held On
October 11, 2017**

The Delaware Jockey's Health & Welfare Benefit Board held a Regular Meeting on Wednesday, October 11, 2017, at 09:05 a.m., in the Horsemen's Office, Delaware Park, 777 Delaware Park Blvd, Wilmington, DE, 19804.

The following Board members were present:

Edward J. Stegemeier, Chairman
W. Duncan Patterson, Jr., DTRC Chair, Ex-Officio Member
John E. Mooney, Delaware Park, Executive Director of Racing
Bessie Gruwell, DTHA Executive Director
Heriberto Rivera, Jr., Jockeys Guild
Scott Spieth, Jockey, DJHWBB Member

The following individuals also were present:

Andrew G. Kerber Esq., Deputy Attorney General
Teena J.M. Appleby, DTRC, Chief Inspector
Robert E. Colton, Delaware Jockey's Association, Director
Kevin DeLucia, Senior Vice President & CFO, Racing-Administration, Delaware Park
Molly Church, DTRC (recording minutes)

1. WELCOME AND CALL TO ORDER

Chairman Stegemeier called the meeting to order at approximately 9:09 a.m.

2. APPROVAL OF MINUTES (June 14, 2017)

Upon a motion duly made (Gruwell) and seconded (Mooney), the minutes from the June 14, 2017 meeting were unanimously approved.

3. OLD BUSINESS

No Board Members had any Old Business to discuss at this time.

4. NEW BUSINESS

A. State of the Fund

At this time, Mr. Robert Colton reviewed the State of the Fund with the Board. The Year-to-Date Revenue Less Expenses as of September 30, 2017 is a deficit of \$18,972. The 2017 Projected Revenue Less Expenses is a deficit of \$29,603. Current Membership is at 37 jockeys-21 active and 16 retired. Mr. Colton noted that this is the first time in years that a jockey has not dropped out during the year. Chairman Stegemeier also noted that it is the

first time that new jockeys were not brought into the plan over the course of a year, which should help expenses.

There are currently 13 eligible non-participating jockeys-5 active and 8 retired. 3 active jockeys that are currently participating are eligible for retired benefits, and are not included in the number of eligible retired jockeys.

Ms. Bessie Gruwell asked if the 8 eligible retired jockeys are interested in coverage or if they have benefits elsewhere. Mr. Colton replied that a majority of these jockeys are covered with benefits elsewhere, like through a spouse.

Mr. Colton explained that through September 30, 2017 there have been 15 active jockeys ride the minimum 100-mounts for health benefits eligibility. There are 4 additional jockeys who are projected to ride 100 races by the end of the 2017 racing season, giving a total of 19 jockeys eligible for benefits in 2018. They will be able to enroll on January 1, 2018, as was approved by the Board at their April meeting.

Of the estimated 19 jockeys eligible for benefits in 2018, 9 will be new to the program. 11 active jockeys enrolled have not ridden the sufficient number of races and will lose their eligibility in 2018.

At this time, Mr. Colton discussed health insurance rates from Aetna, Guardian, and AIG.

Aetna has provided an initial increase of 12% for the 2018 health insurance premiums.

Guardian has not provided a renewal package as of October 7. Dental, vision, life, and disability insurances are provided through Guardian.

AIG is the provider of the on-track insurance policy, with Delaware Park being the policy holder. The Fund pays Delaware Park for the secondary level of coverage. The policy renewal is due in March 2018. The average premium increase for the last five years has been 4.0%.

Three injured jockeys are petitioning the Board for benefits due to reasons beyond their control. These jockeys' names are Victor Carrasco, Jose Caraballo, and Trevor McCarthy. Mr. Colton asked Mr. Andrew Kerber if these jockeys would need to submit a written petition or if it would be suitable for Mr. Colton to convey these petitions to the Board. Mr. Kerber answered that it would be up to the Board to use their discretion to decide this. The Board expressed no problems with it.

Ms. Gruwell asked if the Board should vote individually on each case. Chairman Stegemeier replied to the affirmative.

Jockey Jose Caraballo was injured at Delaware Park on October 15, 2016 and is still recovering from his required back surgery. He is currently enrolled and is also eligible for benefits as a retired jockey, but is hoping to return back to ride in 2018. Upon a motion duly made (Gruwell) and seconded (Spieth), the Board unanimously approved eligibility for Mr. Caraballo.

Jockey Victor Carrasco was injured at Delaware Park on September 14, 2017 and suffered a triple break in his leg. He had ridden 88 races in 2017 prior to his injury with an average of 1.5 mounts a day, and was well on his way to surpassing the 100 mounts required for eligibility. Upon a motion duly moted (Mooney) and seconded (Gruwell), the Board unanimously approved eligibility for Mr. Carrasco.

Jockey Trevor McCarthy was injured at Monmouth Race Track on May 23, 2017. He is currently only enrolled for Life and Disability coverage only, as he is 23 years old and still a dependent on his father's health coverage (who is a participating Delaware retired jockey).

Upon a motion duly made (Gruwell) and seconded (Mooney), the Board unanimously approved eligibility for Mr. McCarthy.

Before moving on to adjournment, Mr. Colton explained that he had an update on the University of Delaware Athletic Trainer Program. By the time the contract was approved, Delaware Park was over halfway through the 2017 season. They also had difficulties because University of Delaware would not adjust the Athletic Trainer's income to a per diem amount and the amount of income was debated.

Mr. Kevin DeLucia announced that Delaware Park set up a conference call with Sean Hayes of University of Delaware. Delaware Park is asking the University of Delaware to sign an Insurance and Indemnification Agreement, which has been reviewed by the University's legal department. Mr. DeLucia said that after his call with Mr. Hayes, he believes that the University now has a better understanding of what Delaware Park needs from them. If the two parties come to terms on the Insurance and Indemnification Agreement, the Delaware Jockeys' Association will ask the University to submit another Athletic Trainer contract to the Board prior to the start of the 2018 racing season.

Mr. Patterson asked what the cost of the Athletic Trainer would be. Mr. Colton answered that it would be \$28,000, though there was some debate with the University of Delaware in order to get to this number.

Chairman Stegemeier also noted that the date of the January 2018 meeting will take place Wednesday, January 17th at the Horsemens Office.

5. ADJOURNMENT

Upon a motion duly made (Mooney) and seconded (Gruwell), the meeting was adjourned at approximately 9:37 AM.